

Docket No.: 29804/36569A  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Phelan et al.

Application No.: 09/993, 992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3694

For: METHODS AND APPARATUS FOR  
AUTOMATICALLY EXCHANGING CREDIT  
INFORMATION

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Examiner: Jamie H. Swartz

**PRE-APPEAL BRIEF REQUEST FOR REVIEW**

MS AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicants request review of the final Office action in the above-identified application. No amendments are being filed with this request. This paper is timely filed in view of the petition for a one-month extension of time and fee submitted herewith. See M.P.E.P. § 706.07(f).

This paper is filed concurrently with a Notice of Appeal and fee, and includes no more than five pages of arguments for patentability. It follows a final Office action dated December 10, 2008. Reconsideration is respectfully requested in view of the following remarks.

**Remarks** begin on page 2 of the paper.

**REMARKS**

The final Office Action (“the Office Action”) objects to an amendment filed August 25, 2008 for allegedly introducing new matter into the disclosure. This objection appears to relate to claims 1 and 34. Further, the Office Action rejects claims 1 and 34 under 35 U.S.C. §112 as allegedly failing to comply with the written description requirement and being indefinite. Finally, the Office Action rejects claims 1-6 and 34 under 35 U.S.C. §103(a) over US Patent No. 5,903,881 to Schrader et al. (“Schrader”) in view of “Automated credit reporting: an idea whose time has come” by Pamela W. Peters (“Peters”) alone or further in combination with US Patent No. 6,119,103 to Basch et al. (“Basch”) or “Data Warehousing Guidelines for DB2” in *Enterprise Systems Journal* by Craig S. Mullins (“Mullins”). The applicants submit that the amendment finds proper support in the disclosure. With respect to rejections under 35 U.S.C. §103(a), the applicants respectfully note that the Office actions failed to show all limitations of the pending claims in the cited art. Therefore, it is respectfully submitted that the rejections are improper and should be withdrawn.

Rejections under 35 U.S.C. §132(a) and 35 U.S.C. §112

By way of the amendment filed August 25, 2008, the applicants have clarified that payment history data obtained from a member’s accounting system is associated with at least one of a plurality customers and is indicative of a quality of credit associated with this (at least one) customer. The Office Action asserts that “there is no teaching of any type of quality of specification,” and requires that the applicants cancel the amendment. The applicants disagree. The description “should provide clear support *or* antecedent basis for all terms used in the claims.” *MPEP* 608.1(g) (emphasis added). Although the specification does not apply the word “quality” to payment history data, the specification discusses, in great detail, numerous qualitative aspects of customers’ payment history, and therefore discloses the use of a payment history data that is indicative of a quality of credit. As an initial matter, the background section of the disclosure explains that lenders obtain payment history information in an effort to identify creditworthy deals with customers (*see, e.g., pages 1-2*). Thus, the applicants clearly indicate that payment history information may reflect whether a certain customer has “good” credit and is therefore creditworthy, or “bad” credit

and therefore present a risk. In other words, the specification discloses payment history data indicative of a quality of credit associated with at least one customer on pages 1-2.

The specification also discusses an example structure of a payment history data file 122 that may include a delinquency status for a lease, the number of times the customer has been late in paying, etc. (*see, e.g., pages 15-16*). In addition to these generally “bad” indicators, the payment history data file may include original amount, payment amount, loan status, and other indicators which evaluation generator 54 of the apparatus 10 may ultimately use to generate, in part, “a scoring of the borrower’s payment ability,” (*page 22, lines 6-7*), i.e., a credit quality metric. Because the evaluation generator 54 generates this and other metrics based on payment history data (*see, e.g., Fig. 10*), the payment history data is indicative of a quality of credit associated with a customer. Thus, the amendments introduced in the Response filed August 25, 2008, are fully supported.

Further, because the application discusses specific examples of using payment history data and, in particular, of using information in payment history data that is indicative of a quality of credit associated with a customer, the phrase “a quality of credit” does not render any of the claims indefinite. “The definiteness of the language must be analyzed, not in a vacuum, but always in light of the teachings of the disclosure as it would be interpreted by one of ordinary skill in the art. Applicant’s claims, interpreted in light of the disclosure, must reasonably apprise a person of ordinary skill in the art of the invention.” *MPEP* 2106(V)(a). Clearly, a person of ordinary skill in the art would be able to reasonably construe the claims at least in light of the passages and drawings discussed above. Moreover, because the claim does not recite a quality of, for example, credit *information* or, credit *data*, the scope cannot be reasonably extended to accurate or inaccurate information, as the Office Action suggests on page 4. Therefore, the grammatical structure of the claim provides further guidance to one of ordinary skill in the art regarding the scope of the claims, and the pending claims are not indefinite for this additional reason.

#### Rejections under 35 U.S.C. §103(a)

In rejecting claims 1 and 34, the Office Action continues to rely on Schrader in combination with a newly cited reference, Peters. The applicants respectfully traverse these

rejections at least because neither reference, alone or in combination with the other reference, teaches all limitations of claims 1 and 34.

The applicants have previously pointed out that Schrader generally relates to personal banking on a personal computer, and accordingly proposes a software product that helps an individual user to manage his or her banking account by presenting transaction instructions, cleared transactions, and uncleared transactions in three separate windows on a computer display. See *Amendment filed August 25, 2008, pp. 11-12*. Schrader thus attempts to improve user experience in making and viewing payments corresponding to his or her **personal** account. The Office Action agrees that Schrader does not teach a quality of credit, and that Schrader does not teach providing payment history report to a requestor. *Page 5*. However, the Office Action argues that Schrader teaches obtaining payment history data associated with at least one of a plurality of customers. *Id at 4*. The applicants have previously suggested that the Examiner probably interprets the financial institution (i.e., the bank) of Schrader as a member's accounting system and the user operating the online banking software product as a customer of claims 1-6 and 34. *Amendment filed August 25, 2008, p. 12*. The final Office Action does not indicate otherwise.

Meanwhile, Peters discusses a possible standard "for the submission and reporting of information on commercial accounts" (*page 4*), to be used by trade creditors and bankers (*page 2*). It is not clear how the personal banking software of Schrader could benefit from Peters at all, nor does the Office Action provide guidance in this regard beyond asserting that "it is within the capabilities of one of ordinary skill in the art to have credit information of more quality when assessing payment history data." *Page 5*. It remains unclear, for example, *what* information a bank may provide to a user of Schrader to improve its quality, nor could any data discussed in Peters be useful to the user. In particular, the data of Peters relates to a credit applicant for use by a potential lender. *Page 1*. Clearly, the user of Schrader would not lend money to herself, and the system of Schrader therefore cannot benefit from Peters in any way, particularly if combined with Peters as proposed in the Office Action. Thus, the proposed combination of Schrader and Peters cannot include obtaining payment history data from a member's accounting system, wherein the payment history data is associated with at

least one of a plurality of customers and is indicative of a quality of credit associated with the at least one of a plurality of customers, as recited in claim 1.

Further, as the applicants have previously argued, providing any type of data associated with the user to a requestor, as recited in claim 1, would be antithetical to the purpose of the *personal* finance product of Schrader because the user described in Schrader clearly expects privacy with respect to his personal information. *Amendment filed August 25, 2008, p. 13*. In other words, irrespective of whether any reference at all teaches providing information to a requestor upon receiving a request, such teaching cannot be combined with Schrader because this act would impermissibly render Schrader unsatisfactory for its intended purpose. *See* MPEP 2143.01 (V). In this regard, the Office Action merely asserts that “applying the known technique of Peters would have yielded predictable results and resulted in an improved system,” and that this improved system “would allow more functionality to Schrader.” *Page 6*. Thus, the Office Action also failed to establish a *prima facie* case of obviousness with respect to this element.

Generally with respect to combining Schrader with Peters, the applicants submit that these references in combination cannot produce predictable results (much less if combined in the manner proposed in the Office Action), and therefore fail to render the pending claims obvious under 35 U.S.C. §103(a). *See* MPEP 2143 (III). More specifically, Schrader describes a bookkeeping program that allows a bank customer to track his or her own account balance and to make online payment. The Schrader product does not perform any form of credit evaluation. Moreover, this product neither performs nor requires any type of credit assessment vis-à-vis the account holder. Instead, the Schrader product operates with an existing bank account, and the corresponding financial institution is holding the customer’s money, not extending credit to the customer. Assuming, for the purposes of this discussion, that Peters discloses payment history data indicative of a quality of credit, Peters only contemplates using such data in reports to prospective lenders. Yet Schrader neither teaches nor suggests prospective lenders or third-party entities of any kind. As a result, using the data described Peters in a Schrader system does not yield a predictable result: would a user of the personal banking application receive credit information related to another user? Would the user provide his credit information to another user upon request? Would a lender request

credit information directly from the user? Because the probable result of applying Peters to Schrader is unclear, the combination of Peters and Schrader is invalid for the purposes of rendering claims 1 or 34 obvious.

**Conclusion**

This paper is timely filed with a notice of appeal, a petition for a one month extension of time and the required fees. No other fees are believed due. However, the Director is hereby authorized to charge any fees which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 13-2855, under Order No. 29804/36569A.

April 10, 2009

Respectfully submitted,

By 

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David C. Read, Reg. No. 39,811  
MARSHALL, GERSTEIN & BORUN LLP  
233 S. Wacker Drive, Suite 6300  
Sears Tower  
Chicago, Illinois 60606-6357  
(312) 474-6300  
Attorney for Applicants